

Information to identify the case:

Debtor 1	<u>Raymond Wagenheim</u>	Social Security number or ITIN	xxx-xx-5152
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24836-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond Wagenheim
aka Raymond J. Wagenheim

5/11/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Raymond Wagenheim
 Debtor

Case No. 17-24836-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 44

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db
 14738089 +Raymond Wagenheim, 141 Meadowbrook Drive, Bethel Park, PA 15102-1770
 14738092 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 +Atlantic States Insurance Company, A Donegal Company, 1195 River Road,
 Marietta, PA 17547-1628
 14738093 +BorrowersFirst Inc., c/o Cross River Bank, PO Box 163207, Austin, TX 78716-3207
 14738099 +Cupelli and Cupelli, PC, 101 Drake Road, Pittsburgh, PA 15241-1556
 14738100 +DeVillie Asset Management, Limited, PO Box 1987, Colleyville, TX 76034-1987
 14738101 +Discover Bank, c/o Jonathan P. Cawley, Esquire, Zwicker & Associates, P.C.,
 3220 Tillman Drive, Bensalem, PA 19020-2028
 14738103 Donegal Insurance Group, PO Box 300, Marietta, PA 17547-0300
 +Express Scripts, 1810 Lincoln Highway, North Versailles, PA 15137-2512
 14738105 First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
 14738107 +Icon Equities LLC, Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739
 14738112 +McKesson Patient Care Solutions, Inc., Airside Business Park, PO Box 1135,
 Coraopolis, PA 15108-6135
 14738113 +Medtronic, 130119 Collection Center Drive, Chicago, IL 60693-0001
 14738114 +Meghan P. Wagenheim, 141 Meadowbrook Drive, Bethel Park, PA 15102-1770
 14738115 +Meghan Wagenheim, 141 Meadowbrook Drive, Bethel Park, PA 15102-1770
 14738120 +Select Portfolio Servicing, 3815 S. West Temple Suite 2000, Salt Lake City, UT 84115-4412
 14738121 +South Hills Cardiology Associates, PO Box 1870, Cary, NC 27512-1870
 14738122 +South Hills Gastro Associates, LLC, PO Box 615, Connellsville, PA 15425-0615
 14738123 +South Pittsburgh Anesthesia Assoc., 1699 Washington Road, Suite 307,
 Pittsburgh, PA 15228-1629
 14738127 WEB Bank, 8405 South Wasatch Blvd., Salt Lake City, UT 84121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM May 12 2018 05:18:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 12 2018 01:38:21 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: GMACFS.COM May 12 2018 05:18:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 14738090 +EDI: GMACFS.COM May 12 2018 05:18:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 14738091 EDI: RMSC.COM May 12 2018 05:18:00 Amazon, Synchrony Bank, Attn: Bankruptcy Department,
 PO Box 965060, Orlando, FL 32896-5060
 14738094 EDI: CAPITALONE.COM May 12 2018 05:18:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14738095 E-mail/Text: bankruptcy@clearviewfcu.org May 12 2018 01:38:34
 Clearview Federal Credit Union, 8805 University Boulevard, Coraopolis, PA 15108-2580
 14738096 +EDI: WFNNB.COM May 12 2018 05:18:00 Comenity Bank/Limited, PO Box 182789,
 Columbus, OH 43218-2789
 14738097 EDI: RCSFNBMARIN.COM May 12 2018 05:18:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 14738098 +EDI: RCSFNBMARIN.COM May 12 2018 05:18:00 Credit One Bank NA, PO Box 98873,
 Las Vegas, NV 89193-8873
 14738102 EDI: DISCOVER.COM May 12 2018 05:18:00 Discover Card, PO Box 30421,
 Salt Lake City, UT 84130-0421
 14738106 EDI: PHINAMERI.COM May 12 2018 05:18:00 GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 14738110 +EDI: LTDFINANCIAL.COM May 12 2018 05:18:00 LTD Financial Services, L.P.,
 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
 14738111 +EDI: RESURGENT.COM May 12 2018 05:18:00 LVNV Funding LLC, P.O. Box 10584,
 Greenville, SC 29603-0584
 14738108 +E-mail/Text: bk@lendingclub.com May 12 2018 01:39:00 Lending Club Corp.,
 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985
 14738109 EDI: RMSC.COM May 12 2018 05:18:00 Lowes, Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 14738116 +EDI: MID8.COM May 12 2018 05:18:00 Midland Funding LLC, 8875 Aero Drive,
 San Diego, CA 92123-2255
 14738117 E-mail/Text: bankruptcy@oliphantfinancial.com May 12 2018 01:38:34 Oliphant Financial,
 2601 Cattlemen Road, Suite 300, Sarasota, FL 34232
 14738752 +EDI: PRA.COM May 12 2018 05:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14738118 +E-mail/Text: BankruptcyMail@questdiagnostics.com May 12 2018 01:39:17 Quest Diagnostics,
 Corporate Headquarters, 3 Giralda Farms, Madison, NJ 07940-1027
 14738119 +E-mail/Text: bankruptcyteam@quickenloans.com May 12 2018 01:38:56 Quicken Loans Inc.,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 14738124 E-mail/Text: PFS.Analyst@stclair.org May 12 2018 01:39:03 St. Clair Hospital,
 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
 14738125 +EDI: VERIZONCOMB.COM May 12 2018 05:19:00 Verizon Bankruptcy Department,
 500 Technology Drive #550, Saint Charles, MO 63304-2225

District/off: 0315-2

User: lfin
Form ID: 318

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Total Noticed: 44

Date Rcvd: May 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14738126 EDI: RMSC.COM May 12 2018 05:18:00 Walmart, Synchrony Bank, Attn: Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com
Joan Shinavski on behalf of Debtor Raymond Wagenheim joan@mckaylaw.com,
ann@mckaylaw.com; jshinavski@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com

TOTAL: 5